

SCHEDULE OF INTEREST RATES

LOANS		SAVINGS PRODUCTS	
Quarterly Base Lending Rate (June 2012)	1.39%	Product	Interest Rate p.a. %
Product	Interest Rate p.a. %	Baroda PassBook Savings Account (Without Cheque Book)	
Baroda Home Loans – New House/Home improvement	5.45 fixed for 1st year	Minimum Opening Deposit - \$50	
	5.70 fixed for 2nd year	Minimum Operating Balance - \$50	
	6.95 variable thereafter	General, Students, NRE	
Business/ Commercial OD/ Loans		\$500/- and <\$1,000/-	0.20
Less than F\$50,000/-	11.00 variable	\$1,000/- and <\$2,000/-	0.35
F\$50,000/- to F\$200,000/-	10.00 variable	\$2,000/- and <\$5,000/-	0.60
Above F\$ 200000/-	Negotiable	\$5,000/- and above	0.75
Agriculture	10.50 variable	Clubs & Charitable Institutions	
Baroda Car loans	10.50 variable	\$500/- and <\$1,000/-	0.20
Baroda Personal Loan – secured	12.50 variable	\$1,000/- and <\$2,500/-	0.35
-unsecured (soft loan)	14.75 fixed	\$2,500/- and <\$5,000/-	0.60
Baroda Loan against Life Policy	10.50 variable	\$5,000/- and <\$10,000/-	0.75
Baroda Property Loans	10.50 variable	\$10,000/- and above	0.85
Baroda Educational Loan	8.50 variable		
Baroda Traders Loan	8.50 variable	Baroda Senior Citizen - Passbook & Cheque Book Savings Account	
Baroda Micro Loans	10.00 variable	Minimum Opening Deposit - \$20	
Baroda Loan for Micro and Small Enterprises	10.50 variable	Minimum Operating Balance - \$20	
TERM DEPOSITS UPTO \$99,999.99		\$500/- and <\$1,000/-	0.25
Product		\$1,000/- and <\$2,500/-	0.40
Baroda Term Deposit Account (Retail)		\$2,500/- and <\$5,000/-	0.65
Minimum Opening Deposit - \$500.00		\$5,000/- and above	0.90
Minimum Operating Balance - \$500.00			
Baroda Term Deposit MIP/QIP		Baroda Cheque Book Savings Account	
Minimum Opening Deposit - \$500.00		Minimum Opening Deposit - \$250	
Minimum Operating Balance - \$500.00		Minimum Operating Balance - \$250	
Period		General, Students, NRE	
1 month to less than 3 months	1.10	\$500/- and <\$1,000/-	0.20
3 months to less than 6 months	1.30	\$1,000/- and <\$2,000/-	0.35
6 months to less than 9 months	2.00	\$2,000/- and <\$5,000/-	0.60
9 months to less than 12 months	2.75	\$5,000/- and above	0.75
12 months	3.25	Clubs & Charitable Institutions	
Above 12 months to less than 24 months	3.50	\$500/- and <\$1,000/-	0.20
24 months to less than 36 months	3.50	\$1,000/- and <\$2,500/-	0.35
36 month to less than 60 months	3.50	\$2,500/- and <\$5,000/-	0.60
60 month to 120 months	4.00	\$5,000/- and <\$10,000/-	0.75
		\$10,000/- and above	0.85
For Term Deposits of \$ 100000 and above, rates of interest are negotiable.			
Rawarawa (Recurring) Deposit		Baroda Small Savings Account	2.00
Minimum Opening Deposit - \$25.00/month		Minimum Opening Deposit - \$10	
Minimum Operating Balance - \$25.00/month		Minimum Operating Balance - \$10	
Period		Baroda Zero Balance Savings Account	2.00
12 months	2.00	Minimum Opening Deposit - \$0	
24 months	2.25	Minimum Operating Balance - \$0	
36 months	2.50		
48 months	3.00		
60 months	3.50		
72 months	3.75		
84 months	4.00		
96 months	4.00		
108 months	4.00		
120 months	4.00		
		For any query or clarification please call any of our Branches at:	
		Suva-3311400, Lautoka-6660811, Ba-6674555, Nadi-6700333,	
		Labasa-8811588, Sigatoka-6500547, Rakiraki-6694056, Nausori-3478088	